



Life insurance protection in today's new normal



Policies issued by American General Life Insurance Company (AGL), Houston, TX, member of American International Group, Inc. (AIG).

Heightened interest in life insurance

Life insurance has risen to the top of many to-do lists



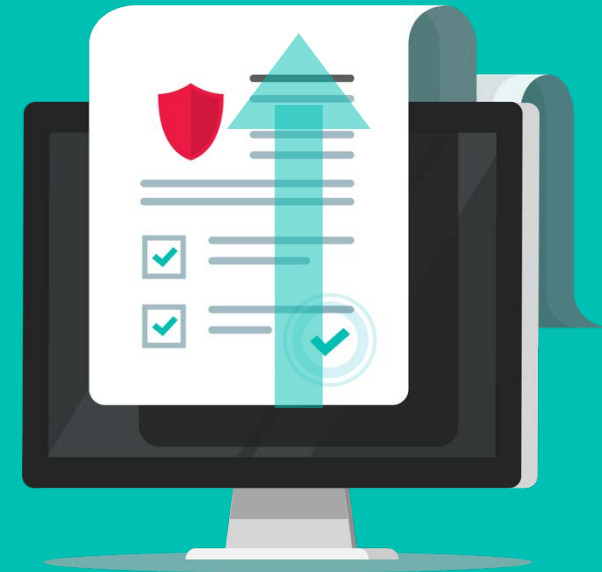
29%
increase

in life insurance
applications
since January 20, 2020¹

Report of a

50%
increase

in online life insurance
applications
since mid-February¹



¹ Personal Finance, Forbes March 12, 2020

Meeting client's needs

Different approach for current times



Client Meetings



Placing Business



Technology accessibility

Perfect for today's new normal



Seniors

73%

of 65+ year olds
use the internet¹

¹ Pew Research Center, June 2019

eApp for all



Why use our eApp – aig.com/GIWL

Fast protection for your clients



90%
of eApps



are issued in less than
24 HOURS¹

1 In good order submits

Client
signs at home



eApp compared
to paper



53%

faster
processing



5x

fewer errors

eSignature via eMail

5 Quick steps to success



1

Upon eApp completion:

Choose eSign Documents via Email

Click Submit & Continue

NOTE: Your screen view may be different based on your appointment type

The screenshot shows a web interface for a quote. At the top, there are tabs for Quote, Personal Info, Beneficiary, Payment, Consent (highlighted), and Complete. On the right, it displays 'Your Quote' with a price of '\$90.66 Per month', 'Coverage: \$10,000', 'Age: 67', and 'Gender: Male'. Below this is a section titled 'Client Consent & Signature'. A message says 'Please select either Electronic Signature or Electronic Signature Envelope or Voice Signature.' There are two main options: 'Electronic Signature' and 'Voice Signature'. Under 'Electronic Signature', there are two checkboxes: 'eSign Documents Now' and 'esign Documents via Email', with the latter circled in red. Under 'Voice Signature', there is a checkbox for 'Obtain Voice Signature'. At the bottom right, there are buttons for 'SAVE | CANCEL' and a large orange 'SUBMIT & CONTINUE' button.



eSignature via eMail

5 Quick steps to success



2

Ask the client for their personal email address

Be certain that the client can personally access their email

The application and signature process will be sent to this email address


eSignature Confirmation

You have chosen to send the completed application to your client to sign electronically via DocuSign. The application will be delivered by email to your client at the address below.

After your client has completed the electronic signature, the application will be automatically submitted to American General Life Insurance Company.

Insured Email Address
test.client@aig.com

[Continue](#) [Cancel](#)



eSignature via eMail

5 Quick steps to success



3

Review the customer-provided email address for accuracy

If correct, click Submit & Continue

Client Consent & Signature

Electronic Signature
Have your client sign electronically using DocuSign - either now or send them a link by email.

eSign Documents Now

esign Documents via Email
Insured: test.client@aig.com
[\(Edit\)](#)

OR

Voice Signature
Have your client sign verbally using the voice signature process as described on the next screens.

Obtain Voice Signature

SAVE

Cancel

SUBMIT & CONTINUE



eSignature via eMail

5 Quick steps to success




4

Read complete statements to customer

Receive an affirmative “Yes” from the customer

Check box upon completing the above, and continue

 **Confirmation**

You must read the follow statement to the customer at this time:

And finally, I need to confirm that:

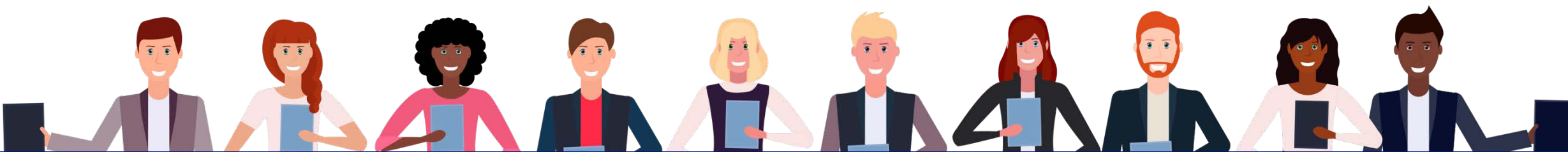
1. To the best of your knowledge and belief, all statements on your application for life insurance are true and complete
2. You understand that no insurance will take effect until your policy is delivered to you and the first full premium due is paid
3. You have not previously applied for this product in the last 12 months
4. You understand that the combined amount of all American General Life Insurance Company Guaranteed Issue Whole Life Insurance benefits on your life cannot exceed \$25,000

Your policy will be [mailed or emailed] to you. You may also access your policy online. You may need to check your Spam or junk email folder for the link. You can also make changes to your policy online, such as an address or beneficiary change.

Do you agree with these statements and apply for this coverage?
(Must get affirmative "Yes")

I have read the above statements to the applicant.

CONTINUE



eSignature via eMail

5 Quick steps to success



5

Confirmation that application and signature request has been sent to customer

eSignature training video – aig.com/GIWLeSign

Quote Personal Info Beneficiary Payment Consent **Complete**

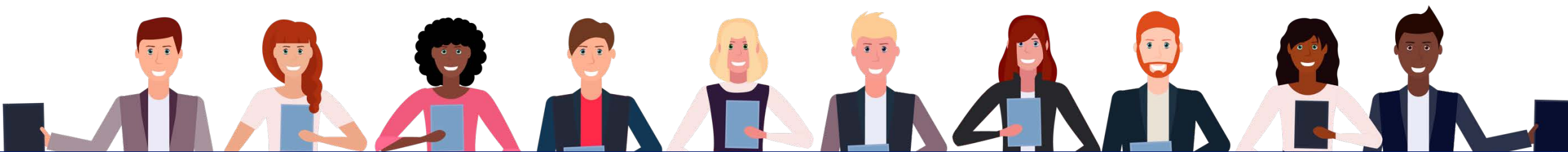
Sent Out for eSignature - What's Next?

The application has been sent via email to your client for electronic signature with DocuSign. You can track the progress of the application on the Dashboard:

	LAST ACTIVITY (CST)	DAYS OPEN	STATUS
	8/12/2016 - 7:55 AM	90	In Progress
1. Pending eSignature - This status indicates that the application is still with the client and has not yet been signed electronically.	8/12/2016 - 12:00 PM	115	1 Pending eSignature
	7/21/2016 - 9:35 AM	58	Pending eSignature
2. Pending Submission - This status indicates that there was an issue with the eSignature submission proces.	6/15/2016 - 7:51 AM	90	2 Pending Submission ▲
	7/21/2016 - 9:35 AM	81	Pending Submission ▲
	8/12/2016 - 12:00 PM		Complete
	7/21/2016 - 9:35 AM		Complete
	7/13/2016 - 9:06 AM		Complete
	7/09/2016 - 8:16 AM		Complete

You can find the status for all your applications on your custom dashboard - simply click the "View my Dashboard" button below.

[View My Dashboard](#)



eSignature via eMail

Track progress via dashboard



Track progress, resend or cancel request on your dashboard

Saved Applications - santa claus

Get Quote

Select a client name below to continue the application for Guaranteed Issue Whole Life Insurance, or click the "Get Quote" button to start a new quote and application.

Search Client Name 10 Filter Open Applications

Please enter search keyword. Search results will be shown in below grid in few seconds automatically

STARTED (CST)	LAST ACTIVITY (CST)	DAYS OPEN	STATUS	ACTION
2/28/2020	3/20/2020 - 1:42 PM	20	Pending Signature	⊗

Showing 1 to 1 of 1 entries

Application Details - test test

CLIENT NAME: test test
COVERAGE: 10000
PREMIUM: \$ 51.92 per month
LAST ACTIVITY: 3/20/2020 1:42:16 PM
DAYS OPEN: 20
STATUS: Pending eSignature

[← BACK](#)

Resend for eSignature

You may re-send the completed application to your client to sign electronically via DocuSign. The application will be delivered by email to your client at the address below. After your client has completed the electronic signature, the application will be automatically submitted to American General Life Insurance Company.

Email Address

[Resend](#)

Cancel eSignature

You may cancel the eSignature process if your client chooses to sign with another method (i.e. Voice Signature) - this will put their application back into "In Progress" status. You may also delete the application completely and start from scratch.

[Cancel eSignature](#) [Delete Application](#)



Password reset and account access

Self-Service account access options

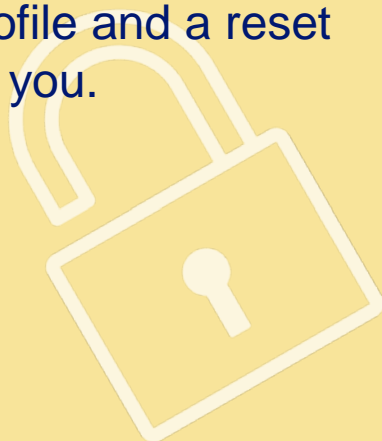


Alternate Log In

Enter your information, and reset your password in the Dashboard.

Forgot Password or User name

Enter email used at registration and/or in your profile and a reset link is emailed to you.



AIG

LOG IN ALTERNATE LOG IN

Username

* Password

[Forgot Password?](#) | [Forgot User Name?](#) | [Agent Registration](#)

→

GIWL Playbook
Learn more about the GIWL product details in our financial professional support materials.

AIG

LOG IN ALTERNATE LOG IN

Do you need to register or cannot remember your credentials?
Enter the information below and we can help you get started.

Last Name

Date of Birth

* Last 4 Digits of your SSN

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GIWL Playbook
Learn more about the GIWL product details in our financial professional support materials.

GIWL Product Highlights

Accelerated benefit riders set us apart



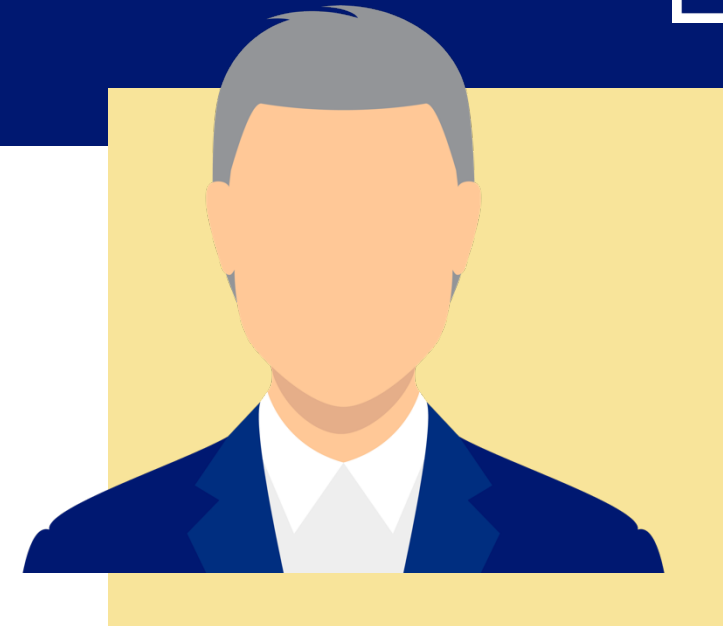
Available Coverage	\$5,000 - \$25,000
Issue Ages	50 - 85
Graded Benefit Coverage (non ADB)	110% of premiums paid
Chronic Illness Benefit¹	Included in base policy Premiums paid are returned up to 25% of face No waiting period One-time lump sum payment when insured becomes chronically ill (2 out of 6 ADLs)
Terminal Illness Benefit²	Included in base policy 50% of death benefit with 24 month life expectancy Less \$250 Administrative Fee (\$100 Florida Only)

¹ Available in all states except, CA, DC, ME, and NY.

² Available in all states except CA, ME, and NY.

Chronic Illness Rider¹

Ensure your clients understand how it works



Chronic Illness Acceleration Benefit included in base policy

- Returns 100% of premiums paid, up to 25% of Face Amount
- No waiting period
- One-time lump sum payment when insured becomes chronically ill (2 out of 6 ADLs)

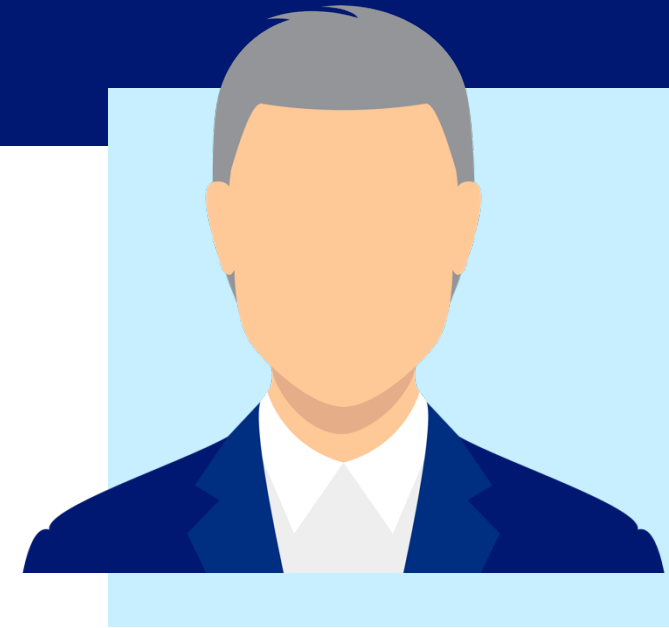
Hypothetical example: ²	Year of Chronic Illness Diagnosis	Death Benefit	Chronic Illness Benefit	Remaining Death Benefit
65 Male, Policy owner/ Insured	1	\$1,109.90	\$1,009.00	\$100.90
Purchases a \$10,000 GIWL contract with an annual premium of \$1,009	2	\$2,219.80	\$2,018.00	\$201.80
	3	\$10,000.00	\$2,500.00	\$7,500.00

¹ Available in all states except, CA, DC, ME, and NY.

² This hypothetical example is for illustrative purposes only. Not an actual case and intended solely to depict how the product features might work. It does not reflect the value of any specific Policy. Restrictions and limitations apply. Example based upon illustration dated 4/1/2020

Terminal Illness Rider¹

Ensure your clients understand how it works



Terminal Illness Acceleration Benefit at no additional cost

- 50% of Death Benefit within 24-month life expectancy or less

Hypothetical example: ²	Year of Chronic Illness Diagnosis	Death Benefit	Terminal Illness Benefit ³	Remaining Death Benefit
65 Male, Policy owner/ Insured	1	\$1,109.90	\$554.95	\$554.95
Purchases a \$10,000 GIWL contract with an annual premium of \$1,009	2	\$2,219.80	\$1,109.90	\$1,109.90
	3	\$10,000.00	\$5,000.00	\$5,000.00

¹ Available in all states except, CA, DC, ME, and NY.

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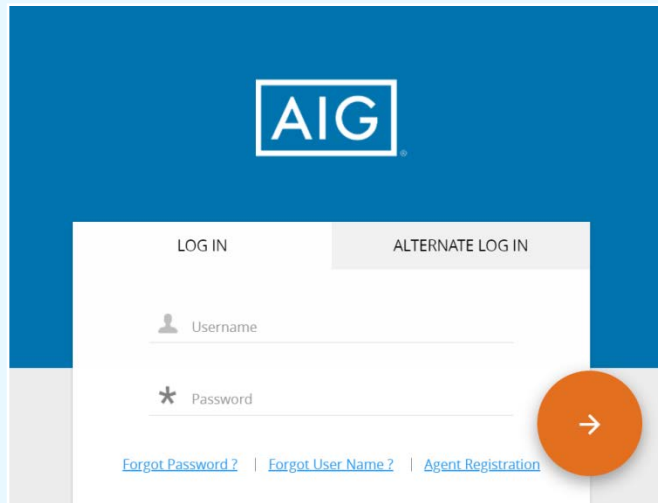
³ Less \$250 Administrative Fee (\$100 Florida Only)

Succeed in today's new normal

We're here to help grow your practice!



GIWL eApp



aig.com/GIWL

eSign Training Video



aig.com/GIWLLeSign

Technical support



877-399-7747 option 4

Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Forms: ICC15-15532, 15532,15532-5, 15532-10. Rider Numbers: ICC15-15200, ICC15-15201, 15200, 15200-10, 15200-35, 15201, 15201-9, 15201-10 and 15201-35. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features and rates may vary by state. Accelerated Benefit Riders are not available in California. © 2020 AIG. All rights reserved.

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